

# Certificate of Public Liability

This certificate is a confirmation of cover that

Adam Gardner  
has public liability cover of up to £10 million

Effective from: 12th March 2026  
until: 11th March 2027

Subject to the terms and conditions of  
Reference number PHO031551

**Date: 11th March 2026**

This certificate of public liability is solely confirmation of cover.  
For the full policy terms and conditions please refer to your Policy wording.

**If you would like this information in an alternative format, please contact us.**